

Fill in this information to identify the case:

Debtor 1 Thomas W Horton
Debtor 2 Christen A Horton
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of PA
Case number 17-11096 (State)

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: 0 6 7 7

Date of payment change: 09 / 15 / 17
Must be at least 21 days after date of this notice

New total payment: \$ 537.31
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Number of days in month change payment amount

Current mortgage payment: \$ 489.32 New mortgage payment: \$ 537.31

Debtor 1 Thomas W Horton Case number (if known) 17-11096
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Melissa A Epler Date 08/23/2017
Signature

Print: Melissa A Epler Title Bankruptcy Administrator
First Name Middle Name Last Name

Company Santander Bank, N.A.

Address 601 Penn Street
Number Street
Reading PA 19601
City State ZIP Code

Contact phone (610) 378-6983 Email DeftBkr@santander.us

Document Page 4 of 4
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Thomas W Horton
Christen A Horton

Chapter 13
Case No. 17-11096
Honorable Magdeline D Coleman

Debtors

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on August 23, 2017, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 23rd day of August 2017.



Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
601 Penn Street
Reading, PA 19601
(610) 378-6983
Email: DeftBkr@santander.us

VIA US MAIL

Thomas & Christen Horton
5 Collegeview Drive
Malvern, PA 19355

William C Miller
Chapter#13 Trustee
1234 Market Street Ste 1813
Philadelphia, PA 19107

VIA EMAIL

Matthew R Nahgang
Matthew R Nahgang Attorney at Law
mnahgang@verizon.net